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INDEXING INSTRUCTIONS:

LOT 34, SUMMER'S PLACE, SITUATED IN SEC. 12, T-2-S, R-7-W

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF **DESOTO**

WHEREAS, on the **15TH** day of **FEBRUARY, 2001, FRANK T. RILEY AND LISA B. RILEY, HUSBAND AND WIFE** executed a Deed of Trust to **MIKE NEWTON**, Trustee for the use and benefit of **NATIONSCREDIT FINANCIAL SERVICES CORPORATION DBA EQUICREDIT** beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DESOTO County, Mississippi, in Deed of Trust Record Book 1299 at Page 15, thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute John C. Morris, III as Trustee, the said John C. Morris, III to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 14 day of October, 2003.

THE BANK OF NEW YORK, ACTING SOLELY IN ITS CAPACITY AS TRUSTEE FOR EQUICREDIT CORPORATION OF AMERICA TRUST 2001-2

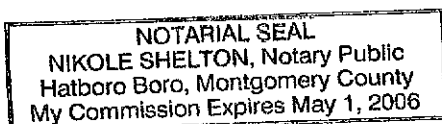
Madeline Ramos

BY: Madeline Ramos
Document Control Officer

STATE OF PA
COUNTY OF: Montgomery

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Madeline Ramos known personally to me to be the Document Control * of the within named **THE BANK OF NEW YORK, ACTING SOLELY IN ITS CAPACITY AS TRUSTEE FOR EQUICREDIT CORPORATION OF AMERICA TRUST 2001-2** and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do. *Officer

WITNESS my signature and official seal on this, the 14 day of October, 2003.



MY COMMISSION EXPIRES:

[Signature]
NOTARY PUBLIC

F03-3149
LL

STATE MS.-DESOTO CO. *mc*
OCT 16 12 50 PM '03

BK 1850 PG 299
J.E. DAVIS CH. CLK.

